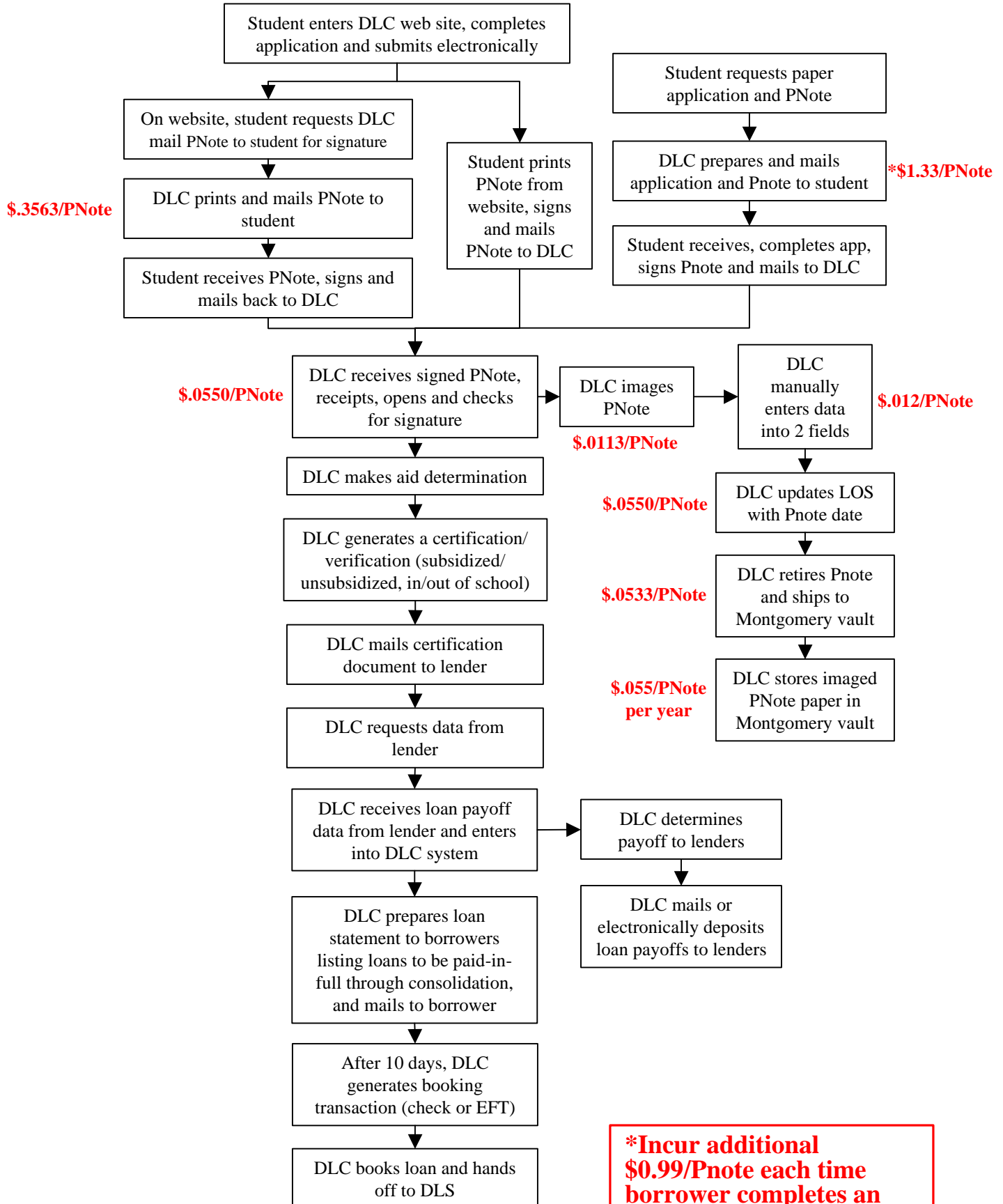


# DLC Promissory Note (Pnote) Process

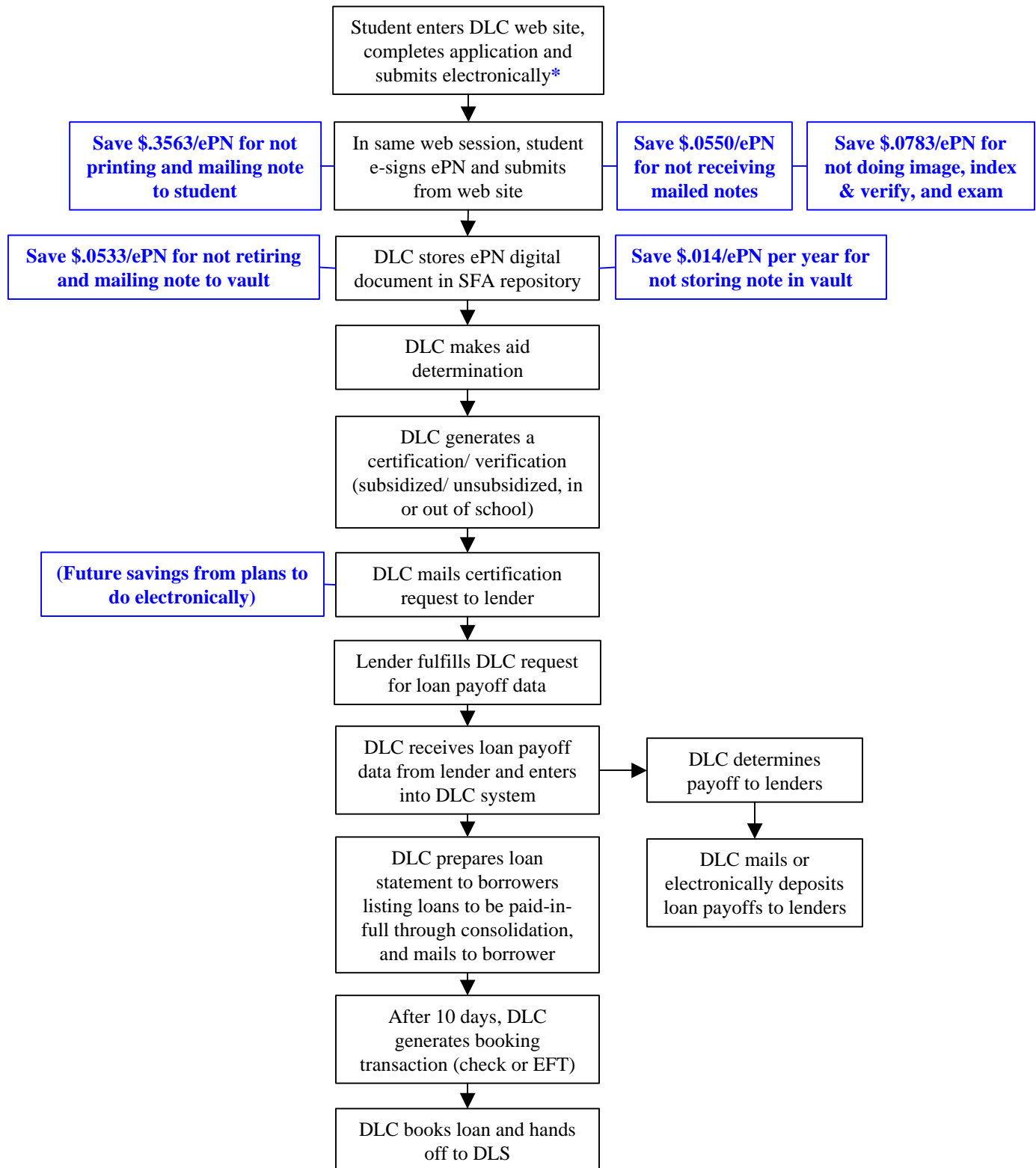


**\*Incur additional \$0.99/Pnote each time borrower completes an application on paper vs. on-line**



## DLC ePromissory Note (ePN) Process

### Estimated Savings



**Savings: \$0.56/ePN**

**(\*Already saving \$0.99 each time borrower completes an application on-line)**

